

What is claimed is:

1 1. An electronic commerce terminal operationally related to a phone for
2 transacting electronic mail, electronic commerce, and electronic business and for
3 communicating voice, and data comprising:

4 a controller;

5 a telephone interface control means for controlling the usage of a
6 telecommunication line;

7 a display means interconnected with said controller for displaying
8 information; and

9 an interactive user response system interconnected with said controller for
10 allowing a user to interactively data communicate to local or remote locations, wherein at
11 least one of the following can be communicated or transacted: a voice, a plurality of data,
12 an electronic mail, an electronic commerce transaction, and or an electronic business
13 transaction.

1 2. An electronic commerce terminal in accordance with claim 1,
2 wherein said display means displays interactive advertising and information related to the
3 processing of said electronic mail, electronic commerce transaction, and or electronic
4 business transaction.

1 3. An electronic commerce terminal in accordance with claim 1,
2 wherein said electronic commerce terminal is a public phone.

1 4. An electronic commerce terminal in accordance with claim 1,
2 wherein said electronic commerce terminal is a private phone.

1 5. An electronic commerce terminal in accordance with claim 1,
2 wherein said electronic commerce terminal is a cellular phone.

1 6. An electronic commerce terminal in accordance with claim 1,
2 wherein said electronic commerce terminal is a transaction control device.

1 7. An electronic commerce terminal in accordance with claim 1,
2 wherein said electronic commerce terminal is a debit card terminal.

1 8. An electronic commerce terminal in accordance with claim 1,
2 wherein said electronic commerce terminal is a credit card terminal.

1 9. An electronic commerce terminal in accordance with claim 1,
2 wherein said electronic commerce terminal is a personal computer.

1 10. An electronic commerce terminal in accordance with claim 1,
2 wherein said electronic commerce terminal is a network PC.

1 11. An electronic commerce terminal in accordance with claim 1,
2 wherein said electronic commerce terminal is a coin and/or cash acceptor.

1 12. The electronic commerce terminal in accordance with claim 1,
2 further comprising a plurality of communication means interconnected with said controller
3 for data communicating between data communicating devices.

4 13. An electronic commerce terminal in accordance with claim 12,
5 wherein said plurality of communications means includes a VSAT interface.

1 14. An electronic commerce terminal in accordance with claim 12,
2 wherein said plurality of communications means includes an ISDN interface.

1 15. An electronic commerce terminal in accordance with claim 12,
2 wherein said plurality of communications means includes an ADSL interface.

1 16. An electronic commerce terminal in accordance with claim 12,
2 wherein said plurality of communications means includes a local area network interface.

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1 17. An electronic commerce terminal in accordance with claim 12,
2 wherein said plurality of communications means includes a wireless communication
3 interface.

1 18. An electronic commerce terminal in accordance with claim 12,
2 wherein said plurality of communications means includes a carrier current interface.

1 19. An electronic commerce terminal in accordance with claim 12,
2 wherein said plurality of communication means is a T1 telecommunication interface.

1 20. An electronic commerce terminal in accordance with claim 12,
2 wherein said plurality of communications means includes a TCP/IP network interface.

1 21. An electronic commerce terminal in accordance with claim 12,
2 wherein said plurality of communications means includes a wireless communication
3 interface.

1 22. An electronic commerce terminal in accordance with claim 12,
2 wherein said plurality of communications means includes a dedicated hardwired interface.

1 23. An electronic commerce terminal in accordance with claim 12,
2 wherein said plurality of communications means includes an analog telephone line
3 interface.

1 24. An electronic commerce terminal in accordance with claim 1 wherein
2 said interactive user response system includes a touch screen.

1 25. An electronic commerce terminal in accordance with claim 1,
2 wherein said interactive user response system includes a plurality of pushbuttons.

1 26. An electronic commerce terminal in accordance with claim 1 further
2 comprising an infrared communication means, for communicating with other said terminals
3 and or other data communicating equipment.

1 27. An electronic commerce terminal in accordance with claim 1,
2 wherein further comprises a magnetic card reader, whereby magnetic cards, phone cards,
3 credit cards, smart cards, debit cards, pre paid cards, automated teller cards, or other bank
4 and or private label cards can be read.

1 28. An electronic commerce terminal in accordance with claim 1, further
2 comprising a modem

1 29. An electronic commerce terminal in accordance with claim 1, further
2 comprising a first communication means.

1 30. An electronic commerce terminal in accordance with claim 1, further
2 comprising a second communication means.

1 31. An electronic commerce terminal in accordance with claim 1, further
2 comprising a light emitting diode indicator means for optically communicating a plurality
of status conditions.

1 32. An electronic commerce terminal in accordance with claim 1, further
2 comprising an equipment control means for controlling usage of said vending machine.

1 33. An electronic commerce terminal in accordance with claim 1, further
2 comprising a vend counter control means for monitoring, counting, and controlling cycle
3 event of said vending machine.

1 34. An electronic commerce terminal in accordance with claim 1, further
2 comprising a mouse/keyboard control means for controlling usage of a personal computer.

1 35. An electronic commerce terminal in accordance with claim 1, further
2 comprising a printer/modem control means for controlling usage of a printer.

1 36. An electronic commerce terminal in accordance with claim 1, further
2 comprising a hardware security interface means.

1 37. An electronic commerce terminal in accordance with claim 1, further
2 comprising a voice/handwriting capture and recognition means.

1 38. An electronic commerce terminal in accordance with claim 1, further
2 comprising a biometric reader means.

1 39. An electronic commerce terminal in accordance with claim 16,
2 wherein said local area network means can interface to a property management information
3 system.

1 40. An electronic commerce terminal in accordance with claim 16,
2 wherein said local area network means can interface to a management information system.

1 41. The electronic commerce terminal in accordance with claim 16,
2 wherein said local area network means is an interface to a universal server.

1 42. An electronic commerce terminal in accordance with claim 16,
2 wherein said local area network means can interface to a point of sale system.

1 43. An electronic commerce terminal in accordance with claim 1,
2 wherein said interactive user response system is further comprised of a speaker and a
3 microphone interconnected with said transaction control device, to communicate audio for
4 audio conferencing.

1 44. An electronic commerce terminal in accordance with claim 1,
2 wherein said interactive user response system is further comprised of a camera
3 interconnected with said transaction control device, to communicate video for video
4 conferencing.

1 45. A method of transacting an electronic mail, an electronic commerce
2 transaction, and or an electronic business transaction by way of an electronic commerce
3 terminal, said electronic commerce terminal being operationally related to a phone
4 comprising the steps of:

5 a) capturing a plurality transaction data;

6 b) identifying transaction type based on said transaction data;

7 c) evaluating the validity of said transaction type;

8 d) communicating said transaction data; and

9 e) processing said transaction data.

1 46. A transaction processing method in accordance with claim 45, further
2 including the step of determining if a dynamic identification interchange step is required
3 based on said transaction data whereby said transaction data can undergo a swap data step,
4 an append data step, a convert data step, a route data step, and or a process data step.

47. A method of processing said transaction data in accordance with
claim 45, wherein said electronic mail is sent or received.

48. A method of processing said transaction data in accordance with
claim 45, wherein said electronic commerce transaction is further processed.

49. A method of processing said transaction data in accordance with
claim 45, wherein said electronic business transaction is further processed.

50. A method of processing said transaction data in accordance with
claim 45, wherein public transportation information is sent or received.

51. A method of processing said transaction data in accordance with
claim 45, wherein financial service information is sent or received.

52. A phone card revaluing method for altering the value a phone card
by way of an electronic commerce terminal system comprising the steps of:

a) detecting a phone card has been inserted or swiped in a card reader;

b) retrieving a plurality of transaction data from said smart card;

5 c) communicating said transaction data to a universal server;

6 *B1 cont* d) evaluating the validity of said transaction data; and

7 ~~e) processing said transaction data.~~

53 53. A phone card revaluing method in accordance with claim 52,
2 wherein, after the step of communicating said transaction data to a universal server, the
3 user is prompted to enter a desired revalue amount.

1 54. A phone card revaluing method in accordance with claim 52,
2 wherein the step of communicating said transaction data to a universal server can include a
3 dynamic identification interchange step to convert said transaction data by way of a swap
4 data step, an append data step, a convert data step, a route data step, and or a process data
5 step.

1 55. A method of providing an help desk by way of an electronic
2 commerce terminal, said electronic commerce terminal being operationally related to a
3 phone, comprising the steps of:

4 a) initiating a help or service request;

5 b) communicating said help or service request to a universal server;

6 c) allowing said universal server to render said help or service when
7 said help or service request can be resolved by said universal server;

8 d) allowing said universal server to request said help or service from
9 another data communicating device when said help of service request
10 can not be resolved by said universal server;

11 e) communicating data, and or video data, and or audio data from a
12 data communicating device to said electronic commerce terminal
13 system requesting said help or service; and

f) terminating said help or service request.

56. A method of printing data by way of an electronic commerce terminal, said electronic commerce terminal being operationally related to a phone comprising the steps of:

- a) determining a plurality of print data;
- b) determining if said electronic commerce terminal system is preprogrammed with a network address to send said print data;
- c) determining where said print data will be data communicated; and
- d) communicating said print data.

57. A printing data method in accordance with claim 56, wherein determining what data to print includes at least one of the following: electronic mail related data, electronic commerce related data, electronic business related data, advertising information, transaction information, phone data, Internet data, or general purpose data.

58. A method of processing post vend transaction data by way of an electronic commerce terminal, said electronic commerce terminal being operationally related to a phone comprising the steps of:

- a) data communicating said post vend transaction data to a universal server;
- b) determining whether post vend transaction routing is required;
- c) routing said post vend transaction data for settlement when required;
- d) routing said post vend transaction data for posting when required;
- e) processing said post vend transaction data in accordance with said universal server's programmed settings; and

- 11 f) determining if said post vend transaction data processing was
12 successful.

1 59. A dynamic identification interchange method for exchanging one
2 form of identification for another form of identification by way of an electronic commerce
3 terminal, said electronic commerce terminal being operationally related to a phone
4 comprising the steps:

- 5 a) obtaining a plurality of transaction data;
6 b) data communicating said transaction data to a universal server,
7 whereby said transaction data can undergo by way of said dynamic
8 identification interchange a swap data step, an append data step, a
9 convert data step, a route data step, or a process data step; and
10 c) returning the resultant of step b for further processing.

11 60. A method of servicing a request from a universal server, a property
12 management system, a point of sale system, a management information system, a personal
13 computer, and or a user by way of an electronic commerce terminal, said electronic
14 commerce terminal being operationally related to a phone system comprising the steps of:

- 15 a) determining if a service condition has been requested;
16 b) responding to said service condition by data communicating an
17 acknowledge;
18 c) determining whether data communications with the universal server
19 is required to resolve the service request;
20 d) communicating data with said universal server to resolve the service
21 request when required; and
22 e) resolving said service condition.
- add B2